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# The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • January 2011

## GET INVOLVED IN 2011

You've taken classes, you've attended events, and probably stopped by SDAR for a new lockbox. But have you ever thought about getting involved in shaping the future of your membership? SDAR has several volunteer committees, and one may just be the perfect fit for you. Members are welcome to attend committee meetings as guests to get a feel for the committee and its responsibilities. Below is a list of volunteer committees. Please contact the staff liaison listed for more information on the committee and their meeting times. We hope you will share your time and expertise!

**Budget & Assets Committee\*** -

Prepares and submits a proposed SDAR annual budget and annual dues amount; reviews financial statements; studies economic trends and their potential impact on SDAR; and reviews accounting procedures. David Kvendru, (858) 715-8036

**Bylaws Committee\*** - Reviews SDAR bylaws to keep current with California Corporation law, as well as approved national, state and association policy and procedures; and reviews committee formats to ensure bylaws compli-

ance. Betty Graner, (858) 715-8006

**Government Affairs Committee\*\***

- Represents SDAR membership on governmental issues affecting the real estate business; meets with local policy makers and key government staff; and recommends association policies on political and legislative issues. Scott Molloy, (858) 715-8012

**Grievance Committee\*\*** - Reviews complaints seeking disciplinary action in accordance with the C.A.R. procedures. Kate Speir, (858) 715-8022

Housing Opportunities Committee - Identifies and encourages home ownership opportunities; develops strategic relationships and partnerships with community-based organizations and housing assistance programs; and promotes fair housing, fair lending practices, and cultural awareness of the local demographic environment. Scott Molloy, (858) 715-8012

**International Council\*\*** - Provides educational and networking opportunities, develops international business, encourages cultural diversity, and supports international real estate business for real estate investors inside and outside the U.S. Catherine Smiley Jones, (858) 715-8008

**Membership, Technology, & Business Development Committee**

- Assesses membership needs in the areas of benefits, technology, education, products, and programs. Members explore business opportunities to enhance SDAR's ability to provide better membership tools. Jesse LaDue, (858) 715-8032 or Shirley Carroll, (858) 715-8041

**Young Professionals Network Committee** - Assists career-minded young real estate professionals stay abreast of the latest industry tools, resources, and technology, as well as focuses on networking, standards, education, and mentoring opportunities. Lita LaGuire, (858) 715-8005

\* Must be a REALTOR® member to serve on this committee.

\*\*Additional prerequisites. Contact staff liaison for details.



## 2011 CODE OF ETHICS CHANGES

PERIODICAL

The Code of Ethics is the document which guides your business practice and interactions with clients. It's the Code of Ethics that sets you apart from non-REALTOR® licensees. As a REALTOR® who abides by the Code of Ethics, you are bound to a higher standard of practice.

The real estate industry is constantly changing and with it, so must the Code of Ethics. In 2011 there will be several changes you should know about.

The first and perhaps biggest change is to Article 10 which deals with discrimination. On November 8, 2010, the National Association of REALTORS® delegate body voted to amend the Code of Ethics, Article 10 to include prohibition of discrimination based on sexual orientation. With over ninety-three percent of the delegation voting to pass the amendment, it is clear that the National Association of REALTORS® and its members want to send a clear message about discrimination in all forms and not just those that fall under Fair Housing Laws. In

response to the recommendations of several state associations, Article 10 and Standard of Practice 10-3 were amended to add sexual orientation as a protected category.

Another change has to do with the greater duty to share information. Article 3 obligates REALTORS® to cooperate with other brokers to promote our clients' interests. New Standard of Practice 3-9 explains that the duty to cooperate includes a duty to share information about listed property and to make property available to other brokers for showing to prospective purchasers. Standard of Practice 3-7 was clarified, substituting "relationship with the client" for "representational status," which acknowledges that a REALTOR® performing an appraisal may be seeking information about property yet not actually "representing" a buyer or seller.

In the age where the internet is a major player in real estate, a change was also made with regards to linking to key disclosures on the web.

The Professional Standards Committee continues to consider how the Code applies to the Internet and mobile technology. Standard of Practice 12-5 requires REALTORS® to disclose the name of their firm in all advertising of real estate services and listed property. But in some cases, only a very limited amount of information can be displayed via electronic communication; consider posts on Twitter. Standard of Practice 12-5 was amended to take these limitations into account, and now provides that these displays are exempt from the requirement to disclose the firm's name, but only if they are linked to all required disclosures.

When someone joins SDAR or any other REALTOR® association, they agree to abide by the Code of Ethics. If you suspect someone has violated the Code of Ethics and would like to file a formal complaint, please contact SDAR's Risk Management office at (858) 715-8020 or visit [http://www.sdar.com/index.php?pr=Ethics\\_Complaints](http://www.sdar.com/index.php?pr=Ethics_Complaints) for more information.



## PRESIDENT'S PERSPECTIVE

and be on the lookout for new opportunities as well.

On my very first weekday as President, I had a media interview ... proof positive that SDAR has become "The Trusted Voice of San Diego Real Estate." I expect to speak with many media outlets throughout the year as we continue to be the go-to resource for market conditions. I look forward to continuing with "The Scoop," our monthly video market update, and partnering with other entities to spread this useful information to real estate professionals, media partners, and the general public.

The real estate market is heavily impacted by the decisions made by our legislators and government bodies. As

we play our role in the improvement of the housing market and economy as a whole, it will be more important than ever to ensure our elected officials understand how their decisions impact our industry. Additionally, we must make certain that you, the member, understand how legislation might impact you and why your support of our advocacy efforts and political action committees is vital.

I would like to thank each and every person who attended the Installation Dinner on January 15. It was a true honor to be in the presence of so many distinguished and hard-working people in our field. I am humbled by the faith bestowed upon me to lead this organization and ready, willing

and able to meet the demands. I have a fine leadership team at my side and over 10,000 of the best REALTORS® around. Together, we can make SDAR even better.

Thank you for the opportunity to be your president. For those of you I don't already know, I look forward to meeting you at upcoming events and around the halls at SDAR.

Sincerely,

Bob Kevane

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## FROM THE DESK OF THE CEO

Happy New Year! 2010 flew by, and I'm sure 2011 will be very similar since we have a lot planned for you this year.

At the end of last year we launched our annual dues billing promotion with an emphasis on providing you additional savings to help offset the California Association of REALTORS® dues assessment. We extended the \$25 savings deadline to January 31. I hope you took advantage of this offer and helped us minimize the use of paper in the process. We also have the "Referral Program" whereby members can receive a \$25 credit for referring a colleague who becomes a member with SDAR. With two such referrals, you can offset your local dues altogether.

I hope you have already marked your calendar for our upcoming events. Turn to the next page to see a list of some the events we have scheduled thus far, the first of which is our 2nd Annual Spring Summit on March 11. Like last year, this informative summit will focus on a hot topic in the industry. We'll be sending out information in the near future. Other events, such as the Everyday Heroes Golf Tournament, are being planned as I write this. We look forward to seeing you at events throughout the year.

We plan to continue and improve upon many of the programs we started last year like the introduction of our Concierges, membership staff who are assigned to provide you personalized service. We are pleased with the popu-

larity of "The Scoop," and are partnering with SignOnSanDiego.com to share this useful video with their readers. This year we will also be launching a resource guide to provide you with a full list of our members in affiliated industries and more. We'll keep you updated throughout the year on the improvements of existing programs and the progress of new ones.

Lastly, I would like to thank all of our members for remaining steadfast through another challenging year in the market. Rest assured we are doing all we can to lessen the financial burden on you, while making sure you have plenty of tools and services to help you and your clients.

I wish you all a wonderful and prosperous 2011.

Sincerely,



Michael Mercurio

## BOARD OF DIRECTORS HIGHLIGHTS OF DECEMBER 2010 MINUTES

**• President's Report:** Mark Marquez reported that he attended the Women's Council of REALTORS® Installation and commended WCR President Linda Lee on her leadership of the organization this past year. He also presented Appreciation Awards to directors present at the meeting and expressed his thanks to everyone for their service and contributions during the year.

**• President-Elect's Report:** Bob Kevane reported that he attended New Member Orientation in the past month and has been involved in the 2011 transition of committee chairs and vice-chairs.

**• Vice President's Report:** Raylene Brundage expressed that it has been an honor to serve as vice president in the past year, and reported that she continues to attend many local caravan meetings.

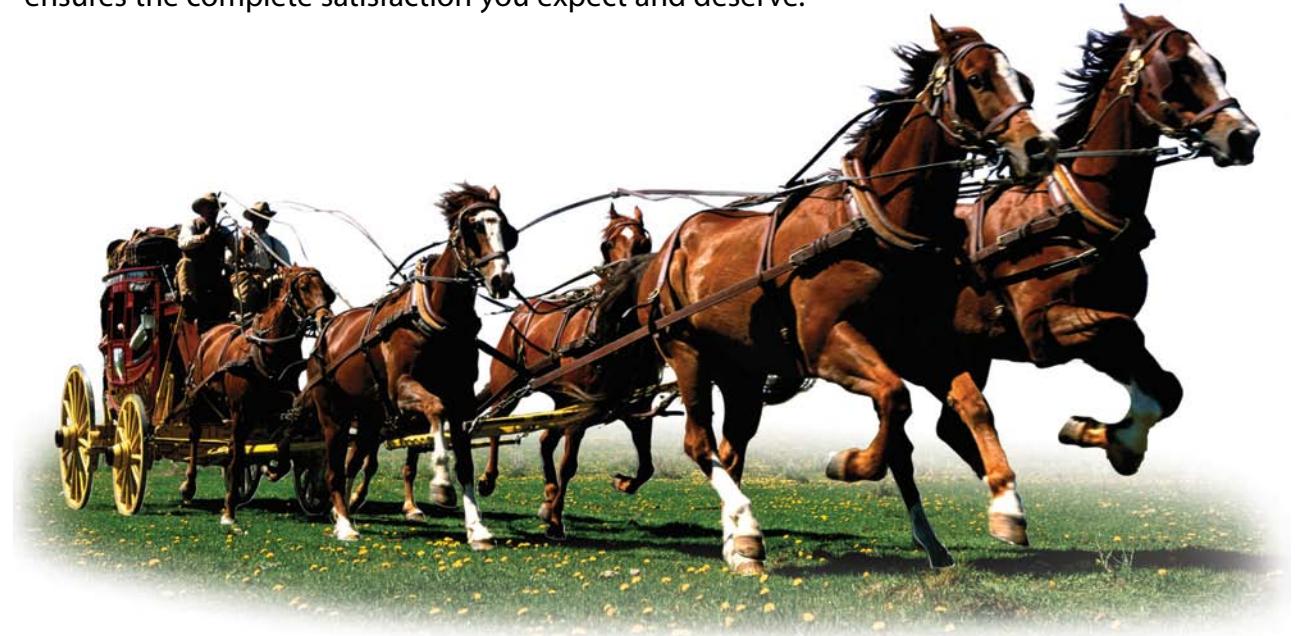
**• Sandicor Report:** Newly appointed SDAR Sandicor Director Charles Jolly expressed thanks for the opportunity to serve, and SDAR Past President Matt Giacalone will also serve in 2011.

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## JANUARY REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

### **Designated REALTORS®**

Claude Blackman - Tidal Realty  
 Tanya Cruz - Executive Realty Firm  
 Nancy Eagle - Nancy Eagle  
 Edward Eldredge - Edward Eldredge  
 Anthony Kiah - Anthony R. Kiah, Broker  
 Valerie Medina - All County Realty Group, Inc.  
 Jennifer Myers - Jennifer Myers  
 Ann Ridyard - Ann E. Ridyard, Broker  
 Scott Stevens - Stevens Investments  
**REALTORS®**  
 Tony Aguilera - Keller Williams El Cajon  
 Christopher Bartlett - Keller Williams SD Metro  
 Cynthia Burgunder - ENG Properties

Donna Corbin - Autumn Properties  
 Nathan Crowley - Team Metro  
 Thomas Cruz - Executive Realty Firm  
 Tamra Culp - Prudential California Realty  
 Rebecca Falk - Road Runner Realty  
 Shawna Ford - Ashlon Realty  
 Michael Garland - Keller Williams Realty  
 John Goolsby - Exclusive Realty & Mortgage  
 Jessica Hagewood - Real Estate EBroker, Inc.  
 Joshua Hanson - Ascent Real Estate, Inc.  
 Hector Higuera - Realty World West  
 Jeffrey Lau - Real Estate EBroker, Inc.  
 Jay Li - Top Notch Realty, Inc.  
 Christopher Lieberman - Coldwell Banker Royal Realty  
 Aaron Malardino - Coldwell Banker Res. Brokerage  
 Martha Michel - Coldwell Banker Res. Brokerage  
 Robert Molett - Coldwell Banker Res. Brokerage  
 Fadi Osmano - USA Realty and Loans

Duncan Payton - Ascent Real Estate, Inc.  
 Monica Perry - Keller Williams Carmel Valley  
 Mario Quintero - Prudential California Realty  
 Mary Ann Quinto - Agarma Realty  
 Cristobal Ramirez - Elite REO Services  
 James Register - Abacus Properties, Inc.  
 Gina Rolph - Ascent Real Estate, Inc.  
 Tammy Wilbur - Realty Executives All Area  
 David Wong - First American Mortgage Group  
 Ofier Zigner - USA Financial Consultants, Inc.

### **Secondary Members**

### **Designated REALTORS®**

Robert Hasman - Robert Hasman  
 Stephanie Hughes - All Bay Realty, Inc.  
**REALTORS®**  
 Bruce Hiatt - Summit Realty Group  
 Joseph McDermott - Century 21 Preferred  
 Dava Trusner - Burke Realty

## MARK YOUR CALENDAR – 2011 EVENTS

**MARCH 11 – 2nd Annual Spring Summit**

**APRIL 30 – Rebuilding Together**

**MAY 17 – SDAR Expo & Trade Show**

**AUGUST 24 – 3rd Annual Regional Real Estate Summit**

**SEPTEMBER 9 – Annual Meeting/Member Appreciation Day**

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# NEW LAW BANNING DEFICIENCY ON FIRST MORTGAGES

By Michael Spilger, Esq.

Governor Schwarzenegger recently signed into law a new Code of Civil Procedure Section 580e. This new code section governs short sales and lender's right to collect a deficiency after a short sale. The law took effect January 1 and applies to all short sales involving first mortgages or deeds of trust on residential property that are approved by the lender after January 1, 2011.

## Summary

In brief, this new law prohibits any lender holding a first deed of trust (whether purchase money or refinance) secured by a residential dwelling of 1-4 units to demand a deficiency judgment (unpaid balance due on the loan) from the trustor or mortgagor (owner) who sells the dwelling for less than the remaining amount of the indebtedness due at the time of the short sale to which the lender has consented in writing.

## Purpose and Background

Under the old law, secured first mortgage lenders would attempt to have the owner/borrower become personally liable for the deficiency (existing loan balance less the net amount received after a short sale). If the owner did not want to become personally liable for the deficiency, the owner was forced to have the lender complete a non-judicial foreclosure sale. Under existing California law, the owner would not be personally liable for a deficiency after a non-judicial foreclosure sale. The new law will make sure that homeowners do

not incur a higher dollar amount of liability after a short sale than they would otherwise have after a foreclosure sale.

Shanna Welsh of our law office and several others initially met with State Senator Denise Ducheny to propose the bill. Senator Ducheny was receptive and agreed to sponsor Senate Bill 931. The bill passed overwhelmingly in both the State Assembly and the State Senate, and was signed into law in October 2010.

## Applicability To First Deeds of Trust

The law applies to any first deed of trust (whether purchase money or refinance) that secures residential property consisting of 1-4 units. The owner does not need to be occupying, or have occupied in the past, the real property.

## Limitations

The new law does not apply to second deeds of trust. If the second deed of trust secures a purchase money loan, the owner should make sure that the lender agrees not to pursue a deficiency. If the second deed of trust does not secure a purchase money loan, the holder of the second deed of trust can, and likely will, pursue a deficiency claim. A holder of a refinanced second deed of trust is not obligated to agree to a short sale. Typically, the second trust deed holder will require some payments and will require that the Trustor/owner agree to a promissory note for the full amount or a portion of the deficiency. Owners are advised to consult with a competent

real estate attorney when negotiating with holders of second trust deeds or mortgages.

The new law does not apply to commercial loans where a single note is secured by multiple collateral, nor does it apply to loans made to corporations secured by a first mortgage on residential property.

The new law should not be construed to apply to additional multiple parcels of property that are collectively secured by one first deed of trust or first mortgage.

## Fraud and Waste

If the owner commits either fraud with respect to the short sale, or waste with respect to the secured real property, then the lender may seek damages and use existing rights and remedies against the owner or any third party for fraud or waste.

Real estate agents are admonished against negotiating separately with second trust deed holders without full involvement of the first trust deed holder. Any "side deals" with the second trust deed holder, without full knowledge and prior written approval of the first trust deed holder may constitute fraud on the lender. Anyone who knowingly participates in such a side deal may have committed a crime.

Waste can also occur when the owner has allowed the security to diminish in value. One example could be where the owner allows the property to become uninhabitable for any of various reasons.

## Conclusion

Civ. Proc. Code 580e<sup>1</sup> should be a boon to owners and real estate agents. The law should eliminate many useless foreclosures. Foreclosed properties are typically a blight on the neighborhood, and reduce the already-impacted market value of residential property. Lenders should be more receptive and cooperative in dealing with short sales. A special thanks to Shanna Welsh of my office in spearheading the new law.

*Mike Spilger is an attorney in private practice, specializing exclusively in real estate matters. Mr. Spilger is currently on the Board of Directors at the San Diego Association of REALTORS®. He can be reached at mspilger@sdrealtylaw.com or (619) 232-7761.*

<sup>1</sup> SECTION 1. Section 580e is added to the Code of Civil Procedure, to read:

580e. (a) No judgment shall be rendered for any deficiency under a note secured by a first deed of trust or first mortgage for a dwelling of not more than four units, in any case in which the trustor or mortgagor sells the dwelling for less than the remaining amount of the indebtedness due at the time of sale with the written consent of the holder of the first deed of trust or first mortgage. Written consent of the holder of the first deed of trust or first mortgage to that sale shall obligate that holder to accept the sale proceeds as full payment and to fully discharge the remaining amount of the indebtedness on the first deed of trust or first mortgage.

(b) If the trustor or mortgagor commits either fraud with respect to the sale of, or waste with respect to, the real property that secures the first deed of trust or first mortgage, this section shall not limit the ability of the holder of the first deed of trust or first mortgage to seek damages and use existing rights and remedies against the trustor or mortgagor or any third party for fraud or waste.

(c) This section shall not apply if the trustor or mortgagor is a corporation or political subdivision of the state.

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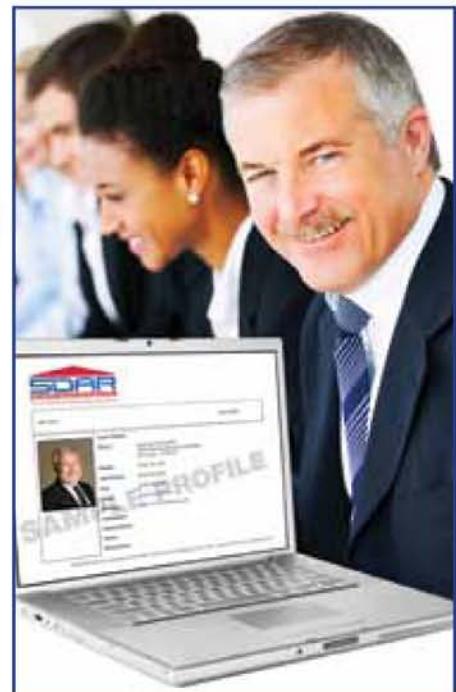
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**Katie O'Sullivan**  
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Renovation Specialist



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Together we'll go far



# IGNORANCE OF NEW LAWS NOT SO BLISSFUL

Are you feeling behind the curve on new real estate laws? Wondering what you need to know to maintain your competitive edge? Be informed when your client hits you with a tough question. Join us on February 10 for our "New Laws" class, a two-hour crash course with California Association of REALTORS® (C.A.R.) Assistant General Counsel Gov Hutchinson. Gov will cover a broad range of topics including new laws affecting short sales, home inspections, tenants' rights, and real estate fraud.

Learn about the new anti-deficiency legislation for short sales protecting the seller from a deficiency judgment by the first lien holder. Be prepared for new home inspection report requirements that apply if a buyer requests an energy audit. Be ready to deal with tenants in foreclosed properties and troubled households with the new laws adding tenant protections. These laws became effective on January 1, 2011.

The class is only \$25 and FREE for 2011 SDAR Political Action Committee (PAC) contributors. SDAR's Political Action Committees support our legislative and political advocacy efforts. Your contributions are used to advocate for REALTORS® across the county on real estate related issues and to

support your ability to do business. SDAR uses your PAC contributions to fight for your rights as a REALTOR®, to ensure that new laws are reasonable; fair and sensible; to defend the rights of homebuyers and property owners; and to support candidates that support REALTORS® and homeownership.

Your PAC contributions are critical to the health of our industry. Support our advocacy efforts and your industry with a \$25 contribution and receive 2 hours of free education on these important new laws.

## New 2011 Laws Affecting Real Estate

**Thursday, February 10, 2011**

- Learn about laws affecting transactions, licensing, foreclosures, taxes, property management and more.
- Receive state and federal legislative updates.
- Take advantage of the benefits of being a PAC Contributor.

**Presenter:** Gov Hutchinson, Attorney, C.A.R. Legal Services

**Time:** 8:30 a.m. – 10:30 a.m.

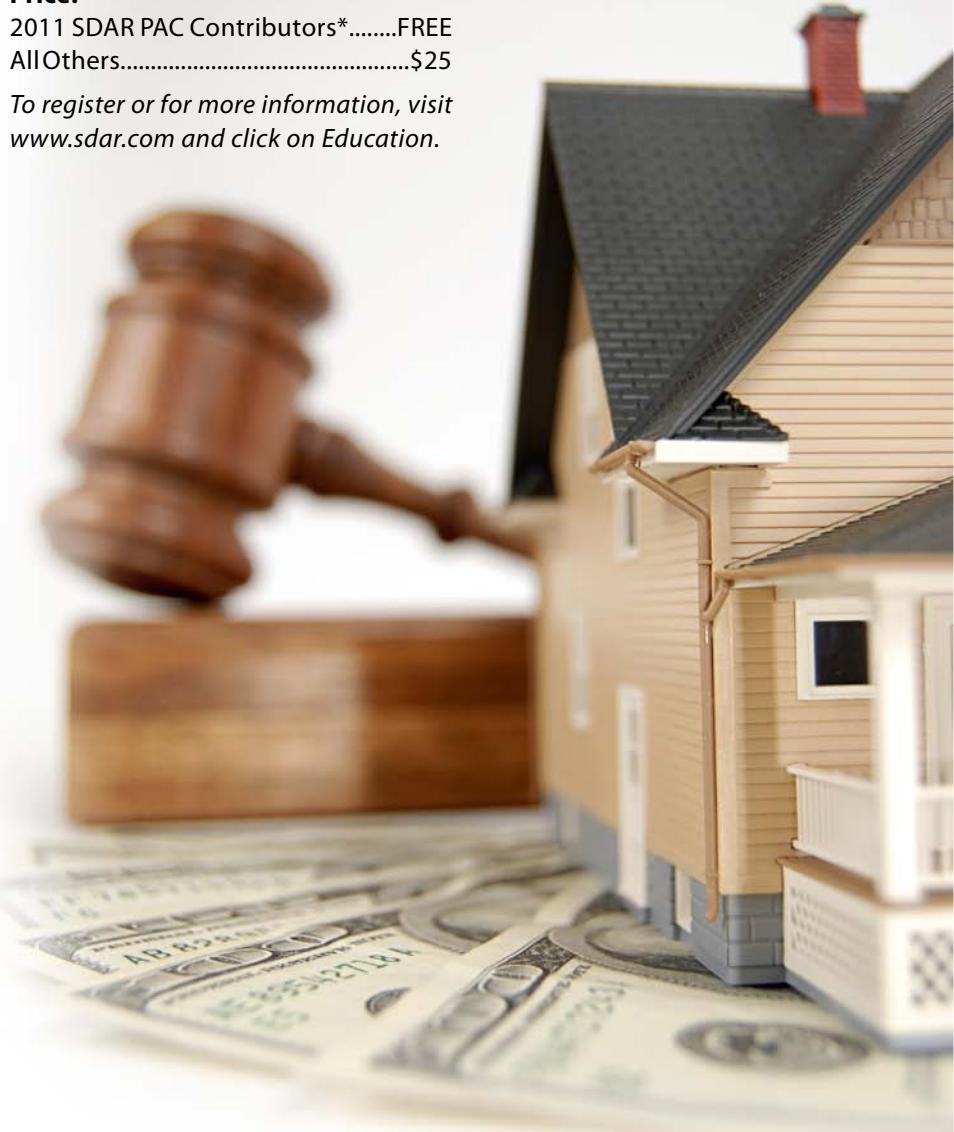
**Location:**

San Diego Association of REALTORS®  
4845 Ronson Court, San Diego, CA 92111

## Price:

2011 SDAR PAC Contributors\* .....FREE  
All Others.....\$25

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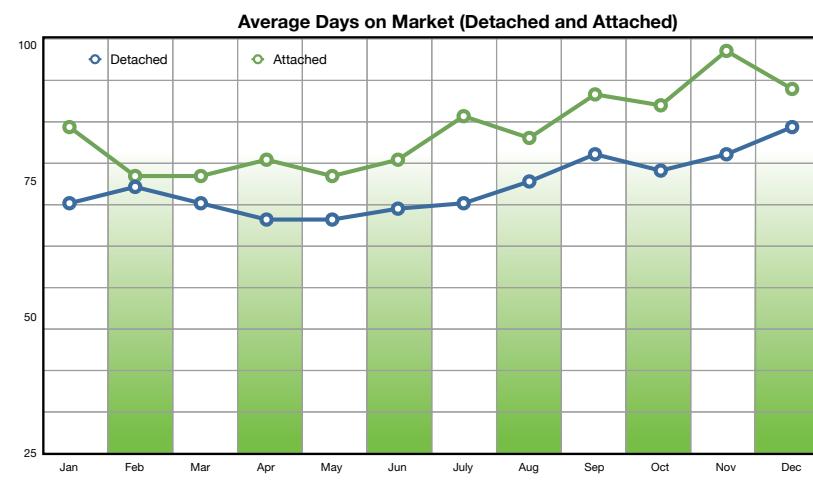
# DECEMBER STATISTICS DETACHED HOMES

Current Year - 2010								Previous Year - 2009								Current Year - 2010								Previous Year - 2009							
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*									
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD						
91901	Alpine	9	167	150	83	\$355,000	\$420,000	9	167	95	90	\$395,000	\$415,000	36	397	98	80	\$477,500	\$505,000	18	368	92	73	\$425,000	\$475,000						
91902	Bonita	8	126	24	83	\$447,500	\$464,900	17	141	71	70	\$425,000	\$430,000	32	369	92	89	\$280,000	\$320,000	30	379	74	90	\$322,500	\$325,000						
91905	Boulevard	1	17	40	82	\$34,000	\$125,000	0	16	0	91	\$0	\$150,000	0	0	0	0	\$0	\$0	0	5	0	64	\$0	\$108,880						
91906	Campo	5	57	69	92	\$153,000	\$145,000	2	79	172	91	\$179,000	\$158,430	16	169	117	162	\$1,927,500	\$1,999,000	9	106	163	148	\$2,318,332	\$2,321,666						
91910	Chula Vista	34	428	85	66	\$330,000	\$330,000	26	458	53	63	\$309,500	\$315,000	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0						
91911	Chula Vista	34	407	69	71	\$293,500	\$282,000	39	568	54	65	\$260,000	\$270,000	34	378	105	77	\$358,000	\$354,450	30	375	50	59	\$364,250	\$350,000						
91913	Chula Vista	43	477	79	88	\$370,000	\$380,000	43	567	80	74	\$398,895	\$380,000	0	2	0	7	\$0	\$264,450	0	5	0	206	\$0	\$440,000						
91914	Chula Vista	23	230	90	79	\$550,000	\$521,275	24	300	59	67	\$488,500	\$520,000	31	358	59	55	\$334,900	\$342,000	29	377	36	61	\$335,000	\$327,000						
91915	Chula Vista	30	399	106	94	\$350,000	\$380,000	46	485	69	77	\$360,200	\$363,000	8	89	133	92	\$940,000	\$1,000,000	12	67	108	116	\$982,500	\$1,075,000						
91916	Descanso	3	24	183	130	\$350,000	\$190,000	3	18	127	144	\$199,000	\$215,000	36	383	98	76	\$505,500	\$485,000	37	473	84	69	\$535,000	\$499,000						
91917	Dulzura	1	3	7	79	\$270,000	\$265,000	2	4	266	151	\$224,250	\$191,750	16	239	67	70	\$359,500	\$362,500	29	277	41	61	\$369,500	\$360,000						
91931	Guatay	0	0	0	0	\$0	\$0	0	1	0	11	\$0	\$220,000	0	2	0	7	\$0	\$264,450	0	5	0	206	\$0	\$440,000						
91932	Imperial Beach	3	90	46	65	\$285,000	\$298,450	8	99	14	66	\$270,000	\$270,000	14	245	94	77	\$286,000	\$260,000	27	333	94	72	\$220,000	\$240,000						
91934	Jacumba	0	7	0	53	\$0	\$35,000	2	12	45	42	\$46,000	\$56,750	23	272	85	77	\$320,000	\$314,500	35	373	69	74	\$370,000	\$300,000						
91935	Jamul	8	84	73	94	\$417,500	\$393,000	7	73	51	72	\$495,000	\$440,000	1	12	49	100	\$65,000	\$200,500	0	7	0	59	\$0	\$180,000						
91941	La Mesa	17	271	87	71	\$465,000	\$414,900	25	340	66	65	\$428,000	\$370,000	3	23	219	135	\$2,400,000	\$2,395,000	2	19	46	190	\$2,900,000	\$1,700,000						
91942	La Mesa	20	208	97	59	\$340,000	\$335,000	18	124	50	58	\$347,500	\$344,500	9	9	0	0	\$0	\$0	0	0	0	0	\$0	\$0						
91945	Lemon Grove	14	218	83	76	\$232,500	\$260,000	16	273	70	72	\$242,000	\$239,825	9	9	0	48	\$0	\$645,000	0	3	0	159	\$0	\$480,000						
91948	Mount Laguna	0	6	0	84	\$0	\$96,300	0	7	0	205	\$0	\$122,500	10	163	72	64	\$276,450	\$215,000	17	181	53	63	\$170,000	\$169,900						
91950	National City	18	232	157	79	\$196,650	\$220,000	24	309	79	63	\$212,500	\$190,000	10	130	46	71	\$512,250	\$640,000	16	125	52	69	\$662,500	\$650,000						
91962	Pine Valley	5	28	34	90	\$240,000	\$242,500	0	18	0	105	\$0	\$282,500	12	194	49	68	\$486,500	\$450,000	18	190	63	59	\$368,750	\$425,000						
91963	Potrero	0	3	0	67	\$0	\$104,000	1	5	46	95	\$118,000	\$118,000	24	276	108	67	\$200,350	\$225,000	15	348	76	68	\$200,000	\$190,000						
91977	Spring Valley	48	479	76	76	\$255,000	\$270,000	54	670	65	67	\$278,000	\$230,000	21	145	84	82	\$715,000	\$765,000	10	128	56	78	\$758,750	\$765,000						
91978	Spring Valley	5	61	80	88	\$383,000	\$355,000	3	72	79	65	\$398,000	\$385,000	13	123	61	63	\$610,000	\$680,000	14	113	65	62	\$602,500	\$635,000						
91980	Tecate	0	0	0	0	\$0	\$0	0	1	0	6	\$0	\$92,070	10	163	72	64	\$276,450	\$215,000	17	181	53	63	\$170,000	\$169,900						
92003	Bonsall	1	45	13	99	\$380,085	\$500,000	8	49	80	92	\$377,500	\$393,839	10	130	46	71	\$512,250	\$640,000	16	125	52	69	\$662,500	\$650,000						
92004	Borrego Springs	2	56	227	182	\$262,250	\$181,500	8	57	238	175	\$287,500	\$170,000	12	161	57	78	\$717,500	\$746,000	17	130	97	81	\$792,000	\$753,000						
92007	Cardiff By The Sea	5	62	86	86	\$1,400,000	\$857,500	9	57	88	88	\$862,500	\$785,000	21	209	50	50	\$335,000	\$385,000	19	170	41	42	\$415,000	\$385,000						
92008	Carlsbad	12	139																												

# DECEMBER STATISTICS ATTACHED HOMES

Current Year - 2010				Previous Year - 2009									
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD	Sold Listings	Avg Days on Market	Mth	YTD		
91901	Alpine	1	13	132	167	\$137,000	\$162,000	1	15	392	101	\$160,000	\$160,000
91902	Bonita	2	22	131	74	\$243,000	\$195,750	1	46	21	72	\$120,000	\$173,000
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91906	Campo	0	1	0	0	\$0	\$87,950	0	0	0	0	\$0	\$0
91910	Chula Vista	15	177	89	83	\$165,000	\$155,000	21	224	59	75	\$140,000	\$152,750
91911	Chula Vista	18	210	79	68	\$169,500	\$143,000	19	303	88	68	\$130,000	\$128,000
91913	Chula Vista	23	284	100	103	\$220,000	\$215,000	20	314	74	83	\$235,000	\$212,000
91914	Chula Vista	11	110	124	113	\$194,000	\$216,900	6	105	76	76	\$200,000	\$216,800
91915	Chula Vista	14	197	115	112	\$228,500	\$235,000	20	223	37	83	\$250,000	\$226,000
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91932	Imperial Beach	9	91	100	91	\$250,000	\$115,000	9	79	66	89	\$194,000	\$175,000
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91941	La Mesa	5	43	69	103	\$155,000	\$155,000	2	63	46	78	\$196,500	\$172,000
91942	La Mesa	10	145	37	79	\$184,250	\$190,000	10	87	24	89	\$175,000	\$189,900
91945	Lemon Grove	3	33	37	76	\$115,000	\$105,000	0	56	0	102	\$0	\$102,000
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91950	National City	5	94	54	91	\$128,000	\$120,000	4	90	72	92	\$120,000	\$99,000
91962	Pine Valley	0	3	0	163	\$0	\$25,000	0	2	0	186	\$0	\$31,500
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
91977	Spring Valley	8	128	123	82	\$103,500	\$140,000	10	180	81	88	\$144,250	\$116,500
91978	Spring Valley	1	19	9	88	\$195,000	\$140,000	1	23	3	87	\$130,000	\$128,000
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	3	29	69	68	\$125,000	\$125,000	2	28	30	84	\$127,000	\$119,000
92004	Borrego Springs	0	15	0	232	\$0	\$65,000	0	8	0	180	\$0	\$117,000
92007	Cardiff By The Sea	4	48	77	58	\$405,000	\$432,500	4	40	98	65	\$732,500	\$452,500
92008	Carlsbad	5	94	175	108	\$353,500	\$380,000	7	90	74	102	\$460,000	\$404,000
92009	Carlsbad	22	260	96	81	\$297,500	\$315,000	19	226	84	75	\$320,000	\$308,000
92010	Carlsbad	5	76	55	50	\$359,000	\$357,500	10	79	56	67	\$259,500	\$330,000
92011	Carlsbad	4	70	67	51	\$430,500	\$425,500	5	81	45	50	\$400,000	\$390,000
92014	Del Mar	4	43	52	83	\$517,500	\$455,000	4	46	56	89	\$499,500	\$552,500
92019	El Cajon	10	133	96	83	\$165,000	\$171,000	12	166	22	70	\$170,500	\$170,000
92020	El Cajon	21	203	78	116	\$99,000	\$100,000	15	223	52	79	\$102,000	\$95,000
92021	El Cajon	10	162	71	86	\$120,000	\$122,500	13	190	85	85	\$121,600	\$118,750
92024	Encinitas	10	156	59	68	\$347,500	\$411,750	9	142	76	55	\$479,000	\$360,000
92025	Escondido	1	85	42	78	\$135,000	\$126,000	7	123	29	71	\$99,000	\$113,500
92026	Escondido	14	163	116	74	\$120,000	\$124,900	18	222	46	68	\$123,750	\$104,000
92027	Escondido	5	108	137	87	\$91,000	\$106,250	10	136	89	61	\$92,000	\$87,000
92028	Fallbrook	0	26	0	72	\$0	\$201,450	1	21	16	89	\$83,000	\$83,000
92029	Escondido	0	16	0	67	\$0	\$171,000	2	13	135	76	\$146,625	\$189,000
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92037	La Jolla	18	272	112	91	\$450,000	\$504,000	31	290	84	100	\$525,000	\$501,500
92040	Lakeside	6	110	177	91	\$116,500	\$100,000	5	92	46	89	\$90,000	\$96,500
92054	Oceanside	9	171	113	84	\$999,999	\$314,900	16	152	53	75	\$283,000	\$325,000
92056	Oceanside	17	248	127	79	\$202,767	\$203,884	18	270	64	70	\$171,000	\$183,450
92057	Oceanside	20	326	106	92	\$135,000	\$144,000	25	363	115	74	\$149,000	\$135,000
92058	Oceanside	10	113	69	81	\$182,500	\$160,000	3	97	124	87	\$215,500	\$163,000
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92061	Pauma Valley	1	4	357	201	\$105,500	\$323,500	0	3	0	208	\$0	\$341,000

Current Year - 2010				Previous Year - 2009			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Mth	YTD	Mth	YTD
92064	Poway	4	44	124	63	\$165,000	\$272,500
92065	Ramona	1	40	31	100	\$65,400	\$147,700
92066	Ranchita	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	1	6	106	115	\$650,000	\$777,500
92068	San Luis Rey	0	0	0	0	\$0	\$0
92069	San Marcos	11	126	97	72	\$141,000	\$141,500
92070	Santa Ysabel	0	0	0	0	\$0	\$0
92071	Santee	18	223	78	85	\$157,500	\$190,000
92075	Solana Beach	3	76	88	73	\$700,000	\$62



## COMPARATIVE SALES - EXISTING HOMES - DECEMBER 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume December 2010	\$228,417,366	-9.631	9.301	\$859,172,284	-6.987	24.777
2 Average Sales Price December 2010	\$277,206	3.091	-2.903	\$500,683	0.602	-0.745
3 Median* Sales Price December 2010	\$218,250	1.510	1.510	\$375,000	-2.590	-3.820
4 Sold Listings December 2010	824	-12.340	12.568	1,716	-7.543	25.714
5 Average Days on Market December 2010	92	26.027	-7.071	85	23.188	6.250
6 Total Sales Volume December 2009	\$252,761,358			\$923,707,341		
7 Average Sales Price December 2009	\$268,895			\$497,687		
8 Median* Sales Price December 2009	\$215,000			\$385,000		
9 Sold Listings December 2009	940			1,856		
10 Average Days on Market December 2009	73			69		

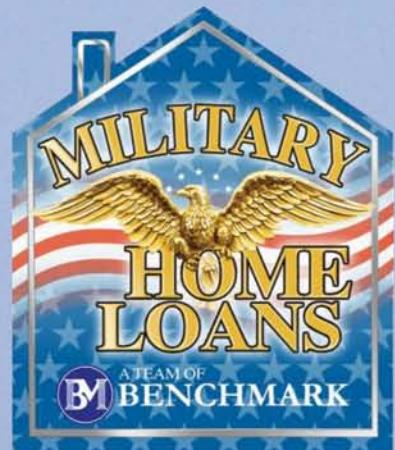
	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$3,058,522,621	-0.751		\$10,359,200,232	1.359	
12 Average Sales Price YTD 2010	\$270,188	4.843		\$498,566	9.949	
13 Median* Sales Price YTD 2010	\$220,000	7.310		\$385,000	8.450	N/A
14 Sold Listings YTD 2010	11,320	-5.335		20,778	-7.813	
15 Average Days on Market YTD 2010	85	11.842		75	5.634	
16 Total Sales Volume YTD 2009	\$3,081,657,520			\$10,220,320,435		
17 Average Sales Price YTD 2009	\$257,707			\$453,450		
18 Median* Sales Price YTD 2009	\$205,000			\$355,000		
19 Sold Listings YTD 2009	11,958			22,539		
20 Average Days on Market YTD 2009	76			71		

Copyright 2011 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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VA News You Need  
**VA Zero Down = \$537,500**

San Diego's 2011 zero down limit for VA loans is \$537,500. That's a **\$100,000** increase from the 2010 limit. This new amount is for any loan closed on or after January 1<sup>st</sup>.

	2010	2010
San Diego County	\$437,500	<b>\$537,500</b>
Riverside County	\$417,000	\$417,000
Imperial County	\$417,000	\$417,000
Orange County	\$593,750	\$700,000

VA Jumbo's can still go as high as **\$1,500,000** with little down payment! For example, a \$1M purchase only requires \$115k down (roughly 12%) with no PMI and amazing rates for a \$885k loan fixed for 30 years!

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 or email us at:  
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## BEE AWARE

**An alternate choice for the safe and effective live removal of beehives from structures**

By Glenna A. Bloemen

You have a listing and are ready to stage the home for sale or lease. What do you do when you discover a beehive inside or on your real property? Hives can be found anywhere: In walls, attics, under the eaves of the roof or under foundations, in unused chimneys or in tool sheds or other structures on the surrounding yard.

Bees can potentially destroy the structure where they have built their hive and they create a potential health risk. Bees will swarm when disturbed or when a portion of the hive decides to leave due to overcrowding.

In San Diego, swarming usually occurs between February and August. Swarms are temporary, and when a swarm finds a new home, they move in and start building a comb and establishing the hive. Bees can be dangerous when provoked and will defend their home.

There are several live bee removal companies and societies for the preservation of bees throughout San Diego County. One such agency whose mission is to preserve hives and to cultivate the bee colony in a positive and productive way is the Beekeeper Society of San Diego. They can be contacted at [www.sandiegobeekeepingsociety.com](http://www.sandiegobeekeepingsociety.com).

If you consider live removal, the San Diego Beekeeper Society hosts a list of competent beekeepers that will come to your property and safely and effectively remove the hive and the bees for a nominal fee. They are dedicated to preserving bees and their delicate balance in our ecological cycles.

The San Diego Beekeeper Society serves as a resource to local beekeepers and promotes the best in beekeeping practices. They also act as educators to the community about the joys, skills and fruits of beekeeping. The society supports and promotes a better stewardship of our bee population and fosters interactions with the gardening, agricultural and other beekeeping organizations.

When a hive is removed, all the bees, honey and comb are removed. Honey and combs must be removed to avoid rodents, insects and possible property damage. It takes an expert who knows what they are doing to safely get the job done.

The process of removing the beehive begins with locating the core or queen's quarters. The beekeeper wears protective gear and is highly trained to carefully sort through the comb to locate the queen and the drones that protect her. The comb is then carefully placed into wood slots and placed into a carrier for transportation.

page 12 ►



Eric Robinson places the comb into wooden slates to be placed into a carrying case for transportation.



Eric Robinson co-founder of the San Diego Beekeeping Society removed the comb after locating the queen.

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When hiring any bee removal company, you should hire a licensed company. California law requires any demolition or construction work valued at \$500 or more, including materials and labor must be done by a company with a valid California contractor's license.

If the removal of the hive requires the structure of the home to be repaired, the cost of removing the bees is not added to the \$500 requirement. You can check for current licensure at <https://www2.cslb.ca.gov/OnlineServices/CheckLicense>. Anyone performing the live capture and removal of bees without the use of pesticides is not required to be registered with the Structural Pest Control Board.

As REALTORS®, it is our job to provide our clients with options to the questions and concerns they face when buying or selling homes. The utilization of live removal of bees may just be the answer your client is seeking.

*Glenna Bloemen is an SDAR member and past chair of SDAR's former Communications Committee.*

#### Why save the bees?

Bees pollinate plants that produce our foods and produce the by-products honey and wax. It is estimated that one-third of the human food supply depends on insect pollination, most of which is accomplished by bees.

Bees are flying insects closely related to wasps and ants. There are about 20,000 known species of bees in seven to nine recognized families. They are

found on every continent except Antarctica and in every habitat on the planet that contains insect-pollinated flowering plants.

One type of bee, the Africanized bees, also called killer bees, are a hybrid strain that were developed in a South American laboratory when crossed between European and African honeybees. Several Africanized queen bees escaped from the laboratory and have spread throughout the Americas. Africanized honeybees are more defensive and aggressive than the European honeybees.

Scientists documented that from 1972 to 2006, there was a dramatic reduction in the number of feral honeybees in the United States. At the same time, there was a significant but gradual decline in the number of colonies maintained by beekeepers. This decline was attributed to a combination of factors including urbanization, pesticide use, tracheal and Varroa mites, the intensification of agricultural systems which decreased the abundance and diversity of wildflowers, and the retirement of commercial beekeepers.

However, in late 2006 and early 2007, the rate of attrition reached new proportions, and the term "colony collapse disorder" was coined to describe the sudden disappearance of bees. A newly discovered DNA-based virus and a fungus were identified as the possible cause for the decline in the bee population. In 2009, United States scientific reports suggested that one-third of the honeybee colonies were lost due to winter conditions.

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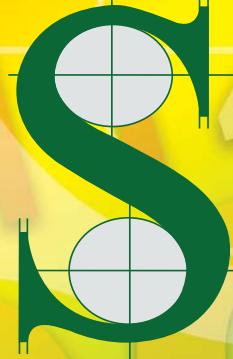
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# SDG&E OFFERS WINTER HEATING SAFETY TIPS

With the cold weather and chilly nighttime temperatures, SDG&E is reminding people that safety should be a top priority in cold-weather heating. Gas appliance maintenance is very important and should be a priority when thinking about home heating this winter season.

As a reminder, gas appliance maintenance is always the homeowner's responsibility. However, SDG&E will perform appliance safety checks upon request. To schedule an appointment, call SDG&E at 1-800-411-7343.

SDG&E will also perform a test for carbon monoxide, a colorless, odorless gas that may form if a natural gas appliance is improperly installed, poorly maintained or misused. Carbon monoxide can cause nausea, drowsiness, flu-like symptoms and even death.

## Winter heating safety tips

- Never use your outdoor barbecue, range or oven to heat a home because these appliances are not designed for this purpose. If used indoors they can lead to carbon monoxide poisoning.
- Vacuum and clean regularly around the furnace, particularly around the burner compartment to prevent a build-up of dust and lint.
- Most forced-air units have a filter that cleans the air before heating and circulating it throughout the home. Check the filter monthly for lint build-up during periods of furnace use and clean or replace, if necessary.
- Never store anything near a gas appliance that might interfere with normal appliance airflow.
- When installing a new or cleaned filter, be sure to re-install the front panel door of the furnace properly so it fits snugly. Never operate the furnace without the front panel door properly in place because doing so may create the risk of carbon monoxide poisoning.

ating safely – is to get gas appliances serviced.

- Lower the furnace thermostat three degrees to five degrees, health permitting. This can help save up to 30 percent on winter bills. Turn the furnace off when away from home.
- Open curtains and/or blinds during the day to let the sun help warm your home; close them at night to keep the warm air in.

- Seal gaps around windows and doors using insulating tape or caulking strips to eliminate drafts.

- Hot air rises; adjust ceiling fans to blow air down.

*For more information on operating gas appliances safely, please visit <http://www.sdge.com/winter/>.*



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## Save money while staying warm

There are simple no-cost measures people can do to save money while staying warm this season:

- Since home heating typically accounts for more than half of the monthly winter gas bill, the best way to keep winter gas bills lower – and ensure appliances are oper-

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JANUARY 2011

The San Diego REALTOR®

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## EDUCATION SPOTLIGHT

### UNDERSTANDING MUNICIPAL & COUNTY CODES - NEW RMS ELECTIVE

**Thursday, January 27**

Understanding the context of local laws will give you a greater understanding of California Land Use Law and what impact this law may have on your clients. This class will open your eyes to city and county violations that may come back to haunt you long after the close of escrow.

#### Course Topics

- Understand where local government gets its authority

- General overview of Land Use Law to understand the context of local laws
- An overview of San Diego County and the incorporated cities
- An introduction to the City of San Diego Municipal Code
- A closer look at the City of San Diego Municipal Code provisions relevant to real estate sales and transactions
- Practical guidance on advice to clients regarding building codes/municipal code issues

**Instructor:** Jonathan Schneeweiss, JD, LLM

**Time:** 9:00 a.m. – 12:00 p.m.

**Location:** SDAR's Kearny Mesa Service Center

4845 Ronson Court, San Diego, CA 92111

#### Price:

RMS Members.....	\$30
REALTOR® Plus+ Members.....	\$33.15
SDAR REALTORS®.....	\$39
All Others.....	\$49

### Course Topics

- The true impact of Short Sales, Deed in Lieu, and Foreclosures to your client's credit file
- How to secure a new loan following a Short Sale, Deed in Lieu, and Pre-Foreclosure
- How to find the prime in subprime through Expansion and Anthem credit scores
- Understand the different types of FICO and FACO scores
- How to properly guide your client to build, improve, and maintain perfect credit
- How to use credit education as a marketing tool to increase your referral base

**Instructor:** Nabil Captan

**Time:** 9:00 a.m. – 12:00 p.m.

#### Location:

SDAR's East County Service Center  
220 West Main Street, El Cajon, CA 92020

#### Price:

REALTOR® Plus+ Members.....	\$24.65
SDAR REALTORS® .....	\$29
All Others.....	\$35

### THE TRUTH ABOUT CREDIT SCORES

**Wednesday, February 9**

Workshops by Nabil Captan are revolutionizing the way real estate agents can help their homebuyers focus on one of the most important elements of the home-purchasing process: Their Credit.

### THE FUTURE OF REAL ESTATE: OUTLOOK ON THE NEW YEAR

**Tuesday, February 15**

How great it would be if we all had a crystal ball or the ability to see into the future.

What a benefit it would be to know if this is a buyer's market or a seller's market, or if it even matters whose market it is. As a real estate professional, you want and need to know what direction the industry is heading in the near future.

#### Course Topics

- The near-term future of our local and national economy
- Can San Diego prosper in a national economy that is going nowhere?
- The local real estate market, is it up or down?
- Opportunities for profiting in a lackluster economy
- Why your clients would be making a mistake if they are waiting for a better deal to come around
- Questions and Answers

**Instructor:** Alan Nevin, Director of Economic Research, MarketPointe Realty Advisors

**Time:** 12:00 p.m. – 1:30 p.m.

#### Location:

SDAR's Kearny Mesa Service Center  
4845 Ronson Court, San Diego, CA 92111

#### Price:

RMS Members.....	Free
REALTOR® Plus+ Members.....	\$12.75
SDAR REALTORS® .....	\$15
All Others.....	\$20

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#### Markeita Roush

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# SDAR Education Schedule

LEGEND:  KEARNY MESA  SOUTH COUNTY  EAST COUNTY  CORONADO

Classes subject to change or cancellation.

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus price

RMS = Risk Management Specialist price

JAN	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
25	<b>Contract Essentials featuring the New RPA</b>	8:00 am – 5:00 pm	\$75.65	\$69	\$89	\$105	8 CP	Ed Estes, Esq.
25	<b>The New Residential Purchase Agreement</b>	1:00 pm – 5:00 pm	\$41.65	\$49	\$49	\$69	3 CP	Ed Estes, Esq.
26	<b>Know Your Disclosures</b>	9:00 am – 4:00 pm	\$67.15	\$59	\$79	\$99	6 CP	Ed Estes, Esq.
27	<b>Understanding Municipal &amp; County Codes</b>	9:00 am – 12:00 pm	\$33.15	\$30	\$39	\$49	NA	Jonathan Schneeweiss
27	<b>zipForm® Online Lab</b>	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
31	<b>Short Sales &amp; Foreclosures</b>	8:30 am – 5:00 pm	\$84.15	\$99	\$99	\$119	8 CP	J. Alan Sappenfield
FEB	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
1 - 3	<b>Conquering Contracts</b>	Tue: 8:30 am – 3:30 pm Wed: 8:30 am – 5:00 pm Thur: 8:30 am – 1:30 pm	\$254.15	\$75 (Audit)	\$299	\$399	19 CP	Rick Waite, Esq. Ed Estes, Esq.
4	<b>FHA: It's Not Just for First-Time Home Buyers</b>	9:00 am – 11:00 am	\$8.50	\$10	\$10	\$15	NA	Henry Aguirre
8	<b>Free MLS Training - Day 1</b>	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
9	<b>The Truth about Credit Scores &amp; Reports</b>	9:00 am – 12:00 pm	\$24.65	\$29	\$29	\$35	NA	Nabil Captan
10	<b>New 2011 Laws Affecting Real Estate</b> (PAC Contributors: Free)	8:30 am – 10:30 am	\$25	\$25	\$25	\$25	NA	Gov Hutchinson
10	<b>Red Flags: Title, Termite &amp; Natural Hazard</b>	9:00 am – 1:00 pm	\$68.85	\$65	\$81	\$90	4 CP	Mike Spilger, Esq.
12	<b>Notary Class &amp; Exam</b>	8:30 am – 5:00 pm	\$84.15	\$99	\$99	\$109	NA	Duane Gomer
14	<b>Free MLS Training - Day 2</b>	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
15	<b>Negotiations</b>	9:00 am – 1:00 pm	\$47.60	\$45	\$56	\$62	NA	Jackie Oliver, Esq.
15	<b>The Future of Real Estate</b>	12:00 pm – 1:30 pm	\$12.75	Free	\$15	\$20	NA	Alan Nevin
16	<b>Distressed Properties Professional</b>	9:00 am – 5:00 pm	\$254.15	\$299	\$299	\$325	NA	Chris Wigley
17	<b>Short Sales - Legal Pitfalls</b>	9:30 am – 12:30 pm	\$24.65	\$29	\$29	\$39	NA	Mike Spilger, Esq.
22	<b>Confirmation Letters</b>	9:30 am – 11:30 am	\$17	\$15	\$20	\$25	NA	Jackie Oliver, Esq.
23	<b>Buyer/Seller or Landlord/Tenant</b>	9:00 am – 4:00 pm	\$85	\$80	\$100	\$130	6 CP	Lynn Dover, Esq.

For easy registration and more information, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040



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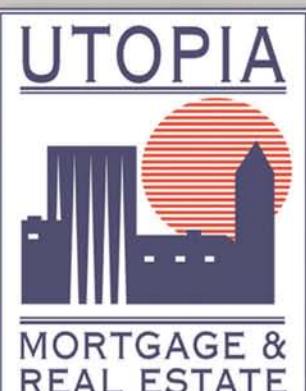
# FEBRUARY 2011 CALENDAR OF EVENTS



SDAR COMMITTEE MEETINGS						
3	Executive 2:00 pm - 5:00 pm					
7	Budget & Assets 2:00 pm - 4:00 pm					
8	Bylaws 3:00 pm - 4:30 pm					
9	Grievance 9:00 am - 11:00 am					
9	Risk Management 12:30 pm - 2:30 pm					
11	Board of Directors 8:30 am - 12:00 pm					
16	Professional Standards Exec. 12:00 pm - 2:00 pm					
17	International Council 1:00 p.m. - 2:30 pm					
17	Young Professionals Network 3:00 pm - 4:00 pm					
20	Membership, Technology & Business Development 2:00 pm - 4:00 pm					
21	Housing Opportunities 9:00 am - 11:00 am					
25	Government Affairs 9:00 am - 11:00 am					

1	Conquering Contracts (Day 1) 8:30 am-3:30 pm (Kearny Mesa)	2	Conquering Contracts (Day 2) 8:30 am-5:00 pm (Kearny Mesa)	3	Conquering Contracts (Day 3) 8:30 am-1:30 pm (Kearny Mesa)	4
	Real Estate Exchangers 8:30 am-11:00 am (Kearny Mesa)		e-PRO® Training 8:00 am-5:00 pm (Kearny Mesa)		FHA: It's Not Just for First-Time Home Buyers 9:00 am-11:00 am (Kearny Mesa)	5
6	New Member Orientation and NAR Ethics 8:30 am-2:30 pm (Kearny Mesa)	7	Real Estate Exchangers 8:30 am-11:00 am (Kearny Mesa)	8	The Truth about Credit Scores & Credit Reports 9:00 am-12:00 pm (East County)	9
	Free MLS Training (Day 1) 9:15 am-4:30 pm (Kearny Mesa)		VA Seminar for REALTORS® 9:00 am-11:00 am (LOCATION??)		New 2011 Laws Affecting Real Estate 8:30 am-10:30 am (Kearny Mesa)	10
13	Free MLS Training (Day 2) 9:15 am-4:30 pm (Kearny Mesa)	14	Real Estate Exchangers 8:30 am-11:00 am (Kearny Mesa)	15	DPP - Distressed Properties Professional Designation 9:00 am-5:00 pm (Kearny Mesa)	16
			Negotiations 9:00 am-1:00 pm (Kearny Mesa)		South County Roundtable/Pitch 9:00 am-9:30 am (South County)	
			The Future of Real Estate 12:00 pm-1:30 pm (Kearny Mesa)			
20	SDAR Closed Presidents Day	21	Real Estate Exchangers 8:30 am-11:00 am (Kearny Mesa)	22	Buyer/Seller or Landlord/Tenant 9:00 am-4:00 pm (Kearny Mesa)	23
			Confirmation Letters 9:30 am-11:30 am (Coronado)		East County Roundtable/Pitch 9:00 am-9:30 am (East County)	
27	Generation Buy - ABR Elective 9:00 am-4:00 pm (Kearny Mesa)	28			<b>New 2011 Laws Affecting Real Estate</b> an SDAR seminar presented by Gov Hutchinson, C.A.R. Legal Services <b>Thursday, February 10</b> 8:30 - 10:30 a.m. at SDAR Kearny Mesa Sign up at <a href="http://www.sdar.com">www.sdar.com</a> or call (858) 715-8040	

All classes/events subject to change or cancellation.



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